REMARKS

1. The Applicant wishes to thank the Examiner for his courtesy during the interview of March 15, 2004 and his suggestions for amending the claims. Based upon the amendments, reconsideration and further prosecution of the above-identified application are respectfully requested in view of the discussion that follows.

Claims 1-40 and 42-43 are pending in this application. Claims 1-43 have been rejected under 35 U.S.C. §103(a) as being obvious over the webpage FTD (ftd.com) in view of U.S. Pat. No. 5,991,769 to Fino et al. After a careful review of the claims (as amended), it has been concluded that the rejections are in error and the rejections is, therefore, traversed.

The claims have been re-worded, as suggested by the Examiner, to make the contract an explicit claim element and to make clear that the contract between the customer and builder is a pre-existing contract. The claims have also been further limited to the building or rehabilitation of the real estate of the customer under the pre-existing contract.

In this regard, FTD is limited to flower arrangements and Fino et al. to a system for coordinating sales activities among marketing offices. Since FTD and Fino et al. fail to teach or suggest the claims as now amended, the rejections should be withdrawn.

2. Allowance of claims 1-40 and 42-43 as now presented, is believed to be in order and such action is earnestly solicited. Should the Examiner be of the opinion that a

telephone conference would expedite prosecution of the subject application, he is respectfully requested to telephone applicant's undersigned attorney.

Respectfully submitted, WELSH & KATZ, LTD.

Jon P Christensen Registration No. 34,137

April 6, 2004 WELSH & KATZ, LTD. 120 South Riverside Plaza 22nd Floor Chicago, Illinois 60606 (312) 655-1500